WHAT IS CLAIMED IS:

1.   A system for facilitating financial transactions comprising:

a terminal device configured to interface with a token, to present token information to a user, and to receive an input designating a selected account from said user;

a database storing account information for accounts at multiple financial institutions pertaining to said token; and

a processor configured to access said database, to send information to said terminal device and to receive information from said terminal device and said database, and to generate charges on said selected account.

2.   The system of claim 1 wherein said terminal device includes a card reader configured to read said token and a display screen configured to display information associated with said token.

3.   The system of claim 2 wherein said display screen is a touch screen.

4.   The system of claim 1 wherein said token is a credit card.

5.   The system of claim 1 wherein said database is stored remotely and wherein said sytem further comprises:

a remotely located platform hosting said database; and

a communications system connecting said remotely located platform with said terminal device.

6.   The system of claim 1 wherein said processor is configured to communicate via an Internet.

7.   The system of claim 6 wherein said system is configured to permit the modification of said account information remotely.

8.   The system of claim 1 wherein said generation of said charges is accomplished by providing selected account information to a retailer.

9.   The system of claim 1 wherein said accounts are related to credit card issuers.

10.   The system of claim 1 wherein said accounts are related to banking institutions.

11.   A method for facilitating transactions comprising:

storing account information in a database,

associating said account information with accounts at at least one financial institution, wherein said accounts are identified by electronic information on a token;

receiving said electronic information from said token;

accessing said account information on said database using said electronic information from said token;

presenting a plurality of account selection options representing said account information to a user;

accepting a selection designating a selected account from said plurality of account selection options; and

generating charges on said selected account.

12.   The method of claim 11 wherein said receiving step further includes:

reading data from a card reader.

13.   The method of claim 12 wherein said presenting step futher includes:

displaying said account information on a display screen.

14.   The method of claim 11 wherein said token is a credit card.

15.   The method of claim 11 wherein said accessing step further includes:

communicating via an internet.

16.   The method of claim 15 further comprising:

modifying said account information remotely.

17.   The method of claim 11 wherein said generating charges step further includes:

providing selected account information to the retailer.

18.   The method of claim 11 wherein said accounts are related to credit card institutions.

19.   The method of claim 11 wherein said accounts are related to banking institutions.

20.   A method for providing access to multiple credit accounts via a single credit card, wherein each account has an issued credit card, comprising:

identifying at least two independent credit accounts that are to be accessible via a single credit card;

storing information for each of said at least two independent credit accounts in a database;

designating a credit card for one of said at least two independent credit accounts as a multi-account credit card; and

associating said stored information for each of said at least two independent accounts with said designated multi-account credit card, wherein a user may use said multi-account credit card to complete financial transactions involving any of a selected one of said at least two independent credit accounts.